

Form 173 – hrggeneral

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 22-13330-JNP  
Chapter: 13  
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Ruth I Baez  
aka Ruth Ivette Baez, aka Ruth Baez, aka  
Ivette Baez, aka R. Ivette Beaz  
56 W. Center Ave.  
Maple Shade, NJ 08052

Social Security No.:

xxx-xx-1683

Employer's Tax I.D. No.:

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**NOTICE OF HEARING**

NOTICE IS HEREBY GIVEN that a hearing in said cause shall be held before the Honorable Jerrold N. Poslusny Jr. on

Date: November 18, 2022

Time: 10:00 AM

Location: 4th Floor Courtroom 4C, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street,  
Camden, NJ 08101-2067

to consider and act upon the following:

**36** – Certification in Opposition to Trustee Certification of Default (related document:35 Certification of Default of Standing Trustee. re: Debtors failure to make plan payments Report. Filed by Isabel C. Balboa. Objection deadline is 11/4/2022. (Attachments: # 1 Certification # 2 Proposed Order # 3 Certificate of Service) filed by Trustee Isabel C. Balboa) filed by Thomas G. Egner on behalf of Ruth I Baez. (Attachments: # 1 Certificate of Service) (Egner, Thomas)

and transact such other business as may properly come before the meeting.

Dated: October 27, 2022

JAN: eag

Jeanne Naughton  
Clerk

In re:  
Ruth I Baez  
Debtor

Case No. 22-13330-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Oct 27, 2022

User: admin  
Form ID: 173

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 29, 2022:

Recip ID	Recipient Name and Address
db	#+ Ruth I Baez, 56 W. Center Ave., Maple Shade, NJ 08052-2835

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 29, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 27, 2022 at the address(es) listed below:

Name	Email Address
Andrew B. Finberg	on behalf of Creditor Triple J's LLC andy@sjbankruptcylaw.com abfecf@gmail.com;finbergar39848@notify.bestcase.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
John R. Morton, Jr.	on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com mortoncraigeef@gmail.com
Thomas G. Egnor	on behalf of Debtor Ruth I Baez tegner@mcdowelllegal.com

District/off: 0312-1

User: admin

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Total Noticed: 1

tcuccuini@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowelllegal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;egnertr62202@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William E. Craig

on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com mortoncraigecf@gmail.com

TOTAL: 7